Click here to view immediate benefits.

Click here to view timeline for implementation.

Congresswoman Kaptur supported the health care legislation that passed the U.S. House of Representatives by a vote of 219-212. Kaptur said the reform legislation will "create and foster competition" in the health insurance industry, allow people to keep their current coverage if they wish, provide families with relief from skyrocketing increases in premiums, and maintain existing law that prohibits federal funding of abortions.

She said the bill also helps America's small businesses, which are the main creators of jobs in our economy.

" The bill overall addresses a serious problem before the country today, which is that people are finding their insurance plans unaffordable, " Congresswoman Kaptur said. " This bill will create and foster competition among all plans. Of course the insurance companies fought against that tooth and nail. "

Congresswoman Kaptur said she was convinced that the legislation will maintain existing law on abortion. "We have received assurances that we will be able to work with the Administration to assure that existing law is maintained—not to change it in any way, but to make sure that it applies to this bill."

She also took note of skyrocketing insurance premiums. "Families and small businesses are seeing that the market is becoming less affordable," she said. "This bill, for the first time in American history, gives small business a chance to get affordable rates—not from the government, because all the plans that are being allowed to serve on the exchange are private plans. We create the rules for competition and we break down the monopolies and kind of false market that the 50 states have created.

"I'm very hopeful that as they see this move forward, they will see that they as families and small businesses will benefit. People have been losing benefits and the costs have been increasing. We hope that with competition we will get a more robust system for everyone."